

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Michael A Rochelle
Karla J Rochelle
Debtor(s)

Case No. 14 B 42466

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/25/2014.
- 2) The plan was confirmed on 03/12/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/20/2016.
- 5) The case was Dismissed on 02/08/2016.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,509.95
Less amount refunded to debtor	\$870.86

NET RECEIPTS: **\$8,639.09**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,495.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$320.66
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,815.66**

Attorney fees paid and disclosed by debtor: \$900.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACA Recovery	Unsecured	0.00	NA	NA	0.00	0.00
AmeriCash Loans LLC	Unsecured	0.00	4,562.45	4,562.45	0.00	0.00
Armor Systems Corporation	Unsecured	0.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	1,000.00	1,000.00	1,000.00	0.00	0.00
burnham park animal hospital	Unsecured	0.00	NA	NA	0.00	0.00
CashCall	Unsecured	0.00	NA	NA	0.00	0.00
Certified Services Inc	Unsecured	0.00	NA	NA	0.00	0.00
Certified Services Inc	Unsecured	0.00	NA	NA	0.00	0.00
Certified Services Inc.	Unsecured	0.00	NA	NA	0.00	0.00
City of Chicago Department of Finance	Secured	72.14	898.72	898.72	721.40	0.00
City of Chicago Department of Revenue	Unsecured	1,076.60	1,173.60	1,173.60	0.00	0.00
coface collections north america	Unsecured	0.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	764.60	611.83	611.83	0.00	0.00
Dependon Collection Se	Unsecured	688.00	NA	NA	0.00	0.00
Devon Financial Services	Unsecured	1,134.87	1,134.87	1,134.87	0.00	0.00
Donald E. Coulter, PC	Unsecured	4,498.08	NA	NA	0.00	0.00
Eaf Llc	Unsecured	2,941.00	NA	NA	0.00	0.00
First Premier Bank	Unsecured	0.00	NA	NA	0.00	0.00
First Premier Bank	Unsecured	564.00	NA	NA	0.00	0.00
Harris and Harris	Unsecured	230.00	NA	NA	0.00	0.00
Heller & Frisone Ltd.	Unsecured	0.00	NA	NA	0.00	0.00
Illinois Bell Telephone Company	Unsecured	0.00	129.75	129.75	0.00	0.00
Illinois Collection Se	Unsecured	0.00	NA	NA	0.00	0.00
Illinois Dept Of Employment Security	Unsecured	2,458.00	19,586.00	19,586.00	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	0.00	320.80	320.80	0.00	0.00
Illinois Dept of Revenue 0414	Priority	2,058.72	1,745.36	1,745.36	0.00	0.00
Illinois Tollway	Unsecured	1,486.60	2,984.50	2,984.50	0.00	0.00
Internal Revenue Service	Priority	1,560.00	2,397.86	2,397.86	0.00	0.00
Internal Revenue Service	Unsecured	0.00	95.31	95.31	0.00	0.00
Jack Marks, DDS	Unsecured	0.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Jefferson Capital Systems LLC	Unsecured	0.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	0.00	1,042.50	1,042.50	0.00	0.00
Lighthouse Financial	Secured	1,341.75	0.00	1,341.75	0.00	0.00
Merchants Credit Guide	Unsecured	820.00	NA	NA	0.00	0.00
Midland Funding	Unsecured	1,523.00	NA	NA	0.00	0.00
Midland Funding	Unsecured	0.00	NA	NA	0.00	0.00
Millenium Credit Consultants	Unsecured	703.04	NA	NA	0.00	0.00
Monarch Recovery Management, Inc.	Unsecured	0.00	NA	NA	0.00	0.00
Northland Group	Unsecured	0.00	NA	NA	0.00	0.00
Northwest Collectors	Unsecured	323.00	NA	NA	0.00	0.00
Penn Credit	Unsecured	0.00	NA	NA	0.00	0.00
Peoples Gas	Unsecured	117.00	NA	NA	0.00	0.00
Peoples Gas	Unsecured	400.49	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	819.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	392.00	434.74	434.74	0.00	0.00
RMS	Unsecured	0.00	NA	NA	0.00	0.00
Specialized Loan Servicing LLC	Secured	340,818.00	323,352.88	323,352.88	0.00	0.00
Specialized Loan Servicing LLC	Secured	46,615.50	46,465.50	46,465.50	1,749.22	0.00
Sprint Corp	Unsecured	0.00	623.40	623.40	0.00	0.00
Stellar Recovery	Unsecured	0.00	NA	NA	0.00	0.00
United Collect Bur Inc	Unsecured	125.00	NA	NA	0.00	0.00
US Bank	Unsecured	0.00	608.03	608.03	0.00	0.00
Wollemi Acquisitions LLC	Unsecured	0.00	1,081.52	1,081.52	0.00	0.00
Wollemi Acquisitions LLC	Secured	9,985.12	11,066.64	9,985.12	1,954.69	398.12

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$323,352.88	\$0.00	\$0.00
Mortgage Arrearage	\$46,465.50	\$1,749.22	\$0.00
Debt Secured by Vehicle	\$11,326.87	\$1,954.69	\$398.12
All Other Secured	\$898.72	\$721.40	\$0.00
TOTAL SECURED:	\$382,043.97	\$4,425.31	\$398.12
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,143.22	\$0.00	\$0.00
TOTAL PRIORITY:	\$4,143.22	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$35,389.30	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,815.66</u>
Disbursements to Creditors	<u>\$4,823.43</u>

TOTAL DISBURSEMENTS : **\$8,639.09**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/02/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.